

Main Plan Record <u>102</u>

Personal Event Group
104

Income Event Group <u>106</u>

Saving Event Group <u>108</u>

Asset Event Group <u>110</u>

Loan Event Group
112

Expense Event Group
<u>114</u>

Plan 100

Figure 1

302

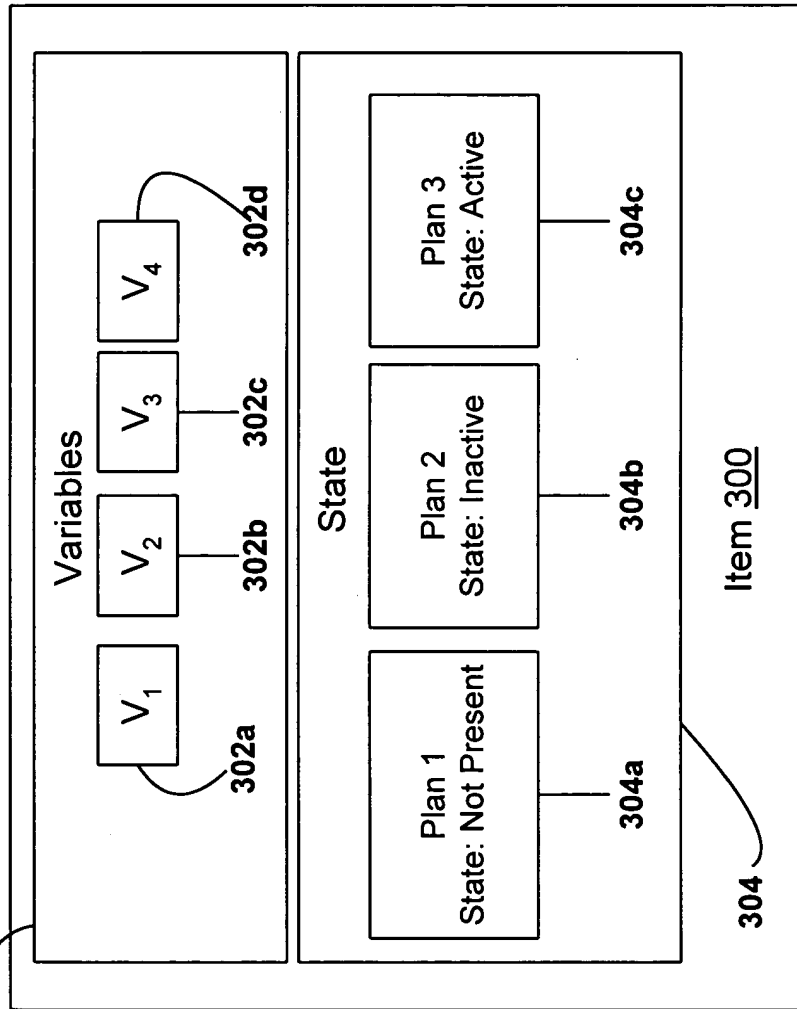


Figure 3

Main Plan Record
402

Plan
400

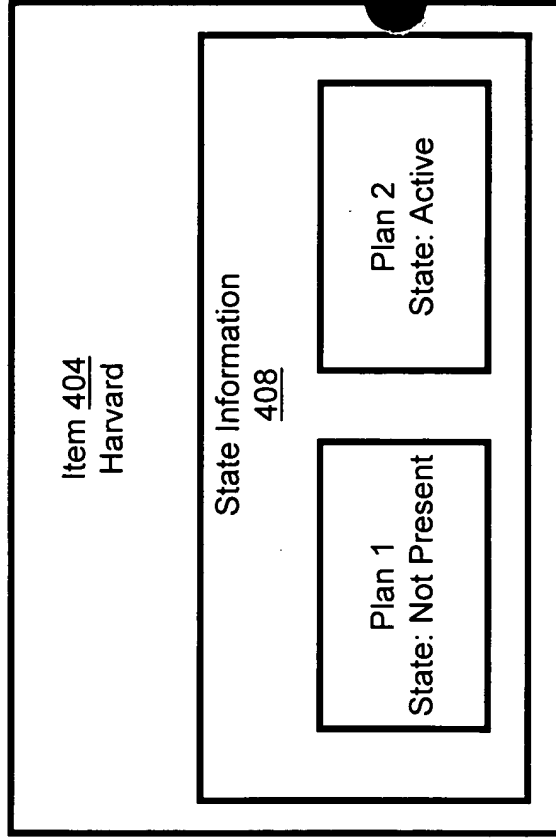


Figure 4

Item 1, Time T₁

V ₁ , V ₂ , V ₃	
Plan	1
State	Active

Figure 5a

Item 1, Time T₂

V ₁ , V ₂ , V ₃		
Plan	1	2
State	Active	Active

Figure 5b

Item 1, Time T₃

V ₁ , V ₂ , V ₃		
Plan	1	2
State	Active	Inactive

Figure 5c

Item 2, Time T₃

V ₁ , V ₂ , V ₃ '		
Plan	1	2
State	Not Present	Active

Figure 5d

Plan Details (common to both plans)

Click on the links below to set or change your plan assumptions.

[About You](#)

Husband & Spouse
1 dependent.

[Income](#)

Combined yearly salaries: \$145,000

[Tax Rate](#)

Effective tax rate: 21%

[Inflation](#)

After-retirement tax rate: 18% starting in 2015

[Savings & Investments](#)

Inflation rate: 3.0%

[Homes and Assets](#)

Current savings: \$145,000

[Loans and Debt](#)

Current investments: \$100,000

[Expenses](#)

Total assets: \$305,000

You have 2 loan accounts in your plan.

Current yearly living expenses: \$50,000.

Plan Differences

Existing Plan:

College Expense - Jimmy attends state university

Investments - Yield is 8% per year

Proposed plan:

College expense - Jimmy attends Stanford

Investments - Yield is 12% per year

Plan Comparison 2000-2043



Your proposed plan works, but you will have \$380,000 (today's dollars) less at retirement than with your existing plan.

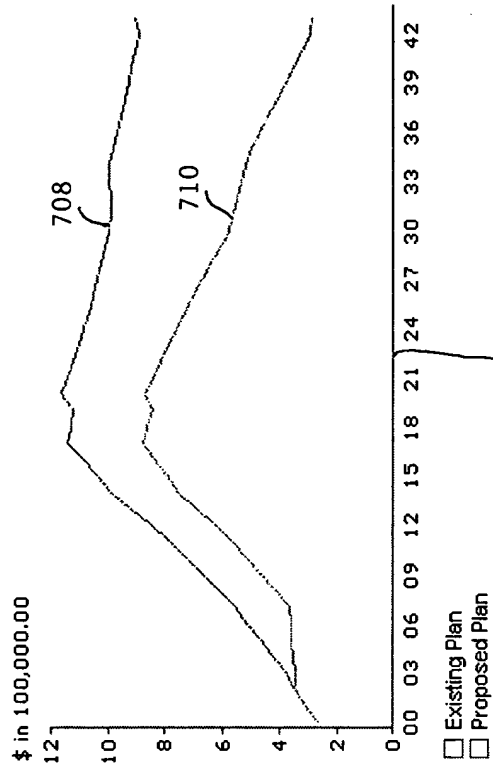


FIGURE 7